

# Prescription Drugs



The Prescription Drug Program provides coverage for prescription drugs for you and your eligible dependents. You are automatically enrolled in the Prescription Drug Program when you enroll for CIGNA Option 1, CIGNA Indemnity, or the Major Medical Medicare Supplement Plan.

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# Highlights



## The Prescription Drug Program...

### ...Allows You the Flexibility to Use a Network Pharmacy or Any Pharmacy You Choose

While benefits are higher when you use a network pharmacy, you can go to any pharmacy you choose and still receive prescription benefits.

### ...Offers a Convenient Home Delivery Option

The home delivery option, designed for maintenance drugs, provides up to a 90-day supply of a generic drug for a \$5 copayment (or a brand-name drug for a \$15 copayment) with no deductible required.



### What happens to your benefits when...

For more information about what happens to your prescription drug benefits when you have a qualifying life event, see the "About Your Benefits" section.



### Customer Service

Call Merck-Medco at 1-800-685-8869 if you have any questions about your prescription drug benefits. Customer service representatives are available between 8:00 am and 4:30 pm, Eastern time, Monday through Friday.



# How the Prescription Drug Program Works

Note: The CIGNA Option 2 Plan provides prescription drug coverage through the health plan. *Please refer to the Summary of Benefits for CIGNA Option 2 in the Medical section for information regarding your prescription drug benefits.*

You are automatically enrolled in this prescription drug program if you elect the **CIGNA Point-of-Service Plan Option 1, CIGNA Indemnity, or the Major Medical Medicare Supplement Plan.** The Prescription Drug Program is administered by Merck-Medco Managed Care, Inc. (Merck-Medco).

When you need to purchase prescription drugs, you have three options:

- you can go to a network pharmacy
- go to any other pharmacy
- or order through the mail.

A \$100 individual annual deductible applies to all prescription drugs, except those purchased by mail.

## Using a Network Pharmacy

You may locate a network pharmacy by calling 1-800-685-8869. When you fill your prescription at a network pharmacy, you can get up to a 30-day supply of most prescription drugs for one payment. After you meet the prescription drug deductible, you pay:

- 20% (minimum \$10 copayment) for a generic drug
- 30% (minimum \$10 copayment) for a brand-name drug.

If the actual cost of the drug is less than \$10, you pay the actual cost. To receive these rates, you must fill your prescription at a participating pharmacy using your Merck-Medco ID card. No claim form is required, and the prescription can be written by any physician.

## Using Any Other Pharmacy or Direct Claims From a Network Pharmacy

When you fill your prescription at a non-network pharmacy, or file a claim from a network pharmacy, you pay 50% of the cost (after the deductible) for up to a 30-day supply of most prescription drugs.

When you go to a non-network pharmacy, you pay the full cost of the prescription and then file a claim form to be reimbursed. Claims must be filed within two years from the date of service.

## The Network Advantage

This example shows how much you can save by using network pharmacies. It assumes that you have already met your \$100 deductible effective January 1, 2002 for the year and that you purchase a generic drug.

	If You Have Your Prescription Filled at a Network Pharmacy	If You Have Your Prescription Filled at a Non-Network Pharmacy
Cost of Prescription	\$80	\$80
Plan Pays	\$64	\$40
You Pay	\$16	\$40





# How the Prescription Drug Program Works (cont'd.)

## Using the Home Delivery Drug Program

You can use the home delivery drug program to purchase up to a 90-day supply of maintenance drugs. This is a convenient way for you to save money if you need medication for a chronic or ongoing illness such as allergies, diabetes, or heart disease. The prescription drug deductible does not apply to home delivery drugs.

You pay:

- \$ 5 for a generic drug
- \$15 for a brand-name drug.

### New Prescriptions can be ordered by: Mail

You can order up to a 90-day supply for new prescriptions by completing an order form and mailing it along with your prescription to:

Merck-Medco Rx Services  
P.O. Box 68385  
Harrisburg, PA 17106-8385

or by:

#### Fax

Your doctor may be able to fax your prescription to Merck-Medco. To obtain information on how to fax a prescription, have your doctor call 1-888-327-9791.

### Refills can be ordered:

#### On-Line

Order refills from Merck-Medco's website:  
[www.merckmedco.com](http://www.merckmedco.com)

or by:

#### Telephone

Call 1-800-473-3455 to use the automated refill system. Have your member ID number and your refill slip with the prescription information ready.

## Special Note: Allergy Serum

Allergy serum is not reimbursed through the prescription drug program. It is covered as a medical expense under the Point-of-Service Plans, and the Indemnity Plan.

## Generic vs. Brand-Name Drugs

A generic drug is a copy of a brand-name drug that is no longer protected by a patent. A generic drug generally serves the same purpose as the original drug; however, the generic drug's purchase price is less since the cost of research, development and marketing was paid by the original manufacturer.

If your physician authorizes the use of a generic drug and you choose to use the more expensive brand-name drug, you will pay 30% of the cost at a network pharmacy (or 50% of the cost at a non-network pharmacy) plus the difference in cost between the brand-name drug and the generic drug.

This applies to home delivery and retail pharmacy.



# Exclusions

The following items are not covered under the prescription drug program:

- Non-federal legend drugs
- Contraceptive jellies, creams, foams, or devices
- Smoking deterrents
- Topical fluoride preparations
- Anorexients
- Amphetamines (except for those prescribed for Attention Deficit Disorder)
- Therapeutic devices or appliances
- Blood pressure monitors
- Drugs whose sole purpose is to promote or stimulate hair growth [(Rogaine, Propecia), or for cosmetic purposes only (Renova)].

## Administrative Information

Information about the administration of your prescription drug program and continuation of coverage under COBRA can be found in the section entitled "Administrative Information."



